

## The essential guide to those prefix numbers (Part 1 of 2)

While we're all familiar with calling geographic numbers starting 01 and 02 and mobile numbers starting 071-075 and 077-079, non-geographic numbers starting 03, 08 and 09 may be a bit of a mystery for some people. Knowing the differences between the various "non-geo" ranges and being aware of the regulations banning usage of some of these is essential to avoid being ripped off.

### **What do non-geographic numbers do?**

Non-geographic numbers allow service providers to offer interactive menu options and queue incoming calls. They also allow calls to be routed dynamically to different locations based on network loading, caller location, time of day, or from options selected by the caller. These additional facilities have to be paid for by someone – either the caller or the called party, and that is the essential difference between each of the various number ranges. Calls are then forwarded onwards to an ordinary landline or mobile number or over the internet using VoIP technology.

Some non-geographic numbers (e.g. those starting 03) cost the same to call as an ordinary landline number while other numbers (e.g. those starting 080) are free-to-caller at all times. In the latter case, the service provider is paying a bit extra in order to compensate the caller's phone provider for carrying the call – because the caller is paying nothing. Other non-geographic numbers, such as those beginning 084, 087 or 09 cost significantly more than calling ordinary numbers, and can provide subsidy or income for the called party. Since 1 July 2015 this additional fee is commonly declared as the "Service Charge".

Non-geographic prefix	Typical call charges
030, 033, 034, 037	Inclusive in call allowances, else "geographic rate" (same as 01 & 02 numbers)
080	Free-to-caller on landlines and on mobiles
084, 087, 090, 091, 098	Expensive, comprising an Access Charge and a Service Charge

Usage of expensive numbers is in decline, mainly due to various regulations put in place over the last few years requiring various business sectors to use specific types of numbers or to avoid using certain types of numbers. This is especially true for 084 and 087 numbers with various regulations now banning their use.

Numerous third-party websites continue to advertise out of date numbers. Be sure to check the official website of the department or service in question to ensure you call the correct number. More than ever this will be a number starting 03 or 080.

*This article gives an overview of the regulations and the details of where to complain if the rules are being broken.*

### **Helpline numbers for contacting businesses**

The Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013 were published by BIS in December 2013 and came into force on 13 June 2014. [Regulation 41](#) prohibits retailers, traders and passenger transport companies who offer telephone helplines for consumers to contact them about something they have bought from using a phone number costed at more than "basic rate".

According to (Section J of) the [accompanying guidance](#), they must now advertise an "inclusive" 01, 02 or 03 number or a "free-to-caller" 080 number for any phone line used for post sales activities. This covers almost all post sales activities, not just complaints.

Where a business genuinely continues to use and advertise a non-compliant number, [Regulation 41\(2\)](#) entitles the caller to reclaim any excess call costs over "basic rate". Where the caller has inclusive calls to 01, 02 and 03 numbers this means the entire premium rate call cost can be reclaimed from the service provider. Breaches of the regulations should be reported to Trading Standards via the [Citizen's Advice Bureau](#) or via their Consumer Helpline on 0345 404 0506.

### **Helpline numbers for contacting banks, card companies and insurers**

On 26 October 2015, the FCA implemented [similar regulations](#) covering financial services such as banks, card companies and insurers. Most banks have swapped their 084 or 087 numbers over to the matching 034 or 037 numbers (e.g. 0845 becomes 0345), but some have left the old numbers active which may catch the unwary.

While becoming ever more rare, breaches of the regulations can be reported to the Financial Conduct Authority (FCA) via their helpline on 0800 111 6768 (free-to-caller) or 0300 500 8082.

### **Calling healthcare and government services**

Cabinet Office [guidance](#) published on 26 December 2013 suggests government departments and their agencies and other public services abandon usage of premium rate 084 and 087 numbers. Most have complied, mainly by swapping over to the matching 034 or 037 number. Others may have chosen a brand new 030 or 080 number. HMRC had already swapped their numbers in several batches during 2013. DWP changed their numbers on 17 March 2014.

As before, check official websites (usually a part of the gov.uk website) for the current numbers. Where a service genuinely continues to use an advertise an 084 or 087 number you can complain to the service in question as well as your local MP, AM, or equivalent elected representative.

### **Sales and enquiries**

Some businesses continue to use premium rate 084 or 087 numbers for their sales lines, seemingly unaware that there are many people who simply avoid doing business with those who use such numbers. In many cases, alternative landline numbers can be found through websites such as [sayNOto0870](#).

Register your dis-satisfaction with the organisation for their use of a premium rate number. This usage forces callers to pay a high rate but the benefit to the called party is [very small](#).

### **Chargeable calls**

Numbers starting 084, 087, 090, 091 and 098 are generally used for chargeable services which are paid for as the call is being made. Calls to these numbers therefore do not usually count towards inclusive allowances and many of these numbers cannot usually be called from abroad.

Genuine chargeable services include:

- recorded information lines such as travel information, weather forecasts, horoscopes and sports results
- chatlines
- voting or competitions by 'phone
- specialist helplines, such as technical support lines
- subscription-free conference calling services
- instant-access international dial-through services
- charity donations.

Most other usage has been banned.

Since 1st July 2015 all organisations using 084, 087 or 09 numbers are required by Ofcom to declare the service charge immediately adjacent to the number, everywhere the number is advertised or promoted. They must also mention that the caller's phone provider will add their access charge.

Phone companies are required to clearly state the access charge in their tariff lists, giving equal prominence with call charges to ordinary numbers.

See more on the "UK calling" changes at [Ofcom](#), [ASA](#) and [PSA](#).

Where a service provider using an 084, 087, 090, 091 or 098 number with a Service Charge of up to 7p per minute or per call fails to declare the Service Charge, callers can complain to the [Advertising Standards Authority](#).

Where a service provider using an 087, 090, 091 or 098 number with a Service Charge of more than 7p per minute or per call (or is a chat line, adult entertainment service, or internet dialler-operated service with any level of service charge) fails to declare that Service Charge, callers can complain to the [Phone-paid Services Authority](#). Users of these numbers are regulated as Controlled Premium Rate Services and subject to the PSA Code of Practice.

### **Summary table and where to complain**

There should now be almost no need to call expensive 084 or 087 numbers. Where these are being offered in breach of the regulations, be sure to complain. In many cases complaints go to a different agency to the one that made the regulation.

<b>Regulation</b>	<b>Published by</b>	<b>Applies to</b>	<b>Effects</b>	<b>In force since</b>	<b>Complaints go to</b>
<a href="#">Consumer Contracts Regulations 2013</a> (SI 2013/3134)	Department for Business, Innovation & Skills (BIS) on 13 December 2013	Post-sales helplines advertised by retailers, traders and passenger transport companies	Ban on usage of 084, 087 and 09 numbers.  In cases of non-compliance, the right to a refund of call costs.  Requirement to use 01, 02, 03 or 080 numbers.	13 June 2014	Citizen's Advice national Consumer Helpline on 0345 404 0506.
<a href="#">FCA regulations (GEN 7.2)</a>	Financial Conduct Authority (FCA) on 23 July 2015	Helplines for existing customers of banks, card companies and insurers	Ban on usage of 084, 087 and 09 numbers.  Requirement to use 01, 02, 03 or 080 numbers.  Many have made a straight swap from 084 or 087 over to the matching 034 or 037 number.	26 October 2015	Financial Conduct Authority helpline on 0800 111 6768 (free-to-caller) or 0300 500 8082.
<a href="#">Cabinet Office guidance</a>	Cabinet Office (CO) on 26 December 2013	Government departments and their agencies, and other public services	Abandonment of 084 and 087 numbers - often by migrating to the matching 034 or 037 number or to some other 03 or 080 number.	26 December 2013	Complain directly to the service in question or to your local MP, AM, or equivalent representative.
General Conditions of Entitlement  ( <a href="#">Relevant summary</a> )	Office of Communications (Ofcom) on 12 December 2013	All remaining users of 084, 087, 09 and 118 numbers, irrespective of what the number is used for	All users of 084, 087, 09 and 118 numbers must declare call costs alongside the number wherever it is advertised or promoted so that callers know the cost <i>before</i> they call.	1 July 2015	For 084 numbers, complain <a href="#">online</a> to the Advertising Standards Authority (ASA).  For 087, 09 and 118 numbers complain to the Phone-paid Services Authority (PSA) ( <a href="#">details</a> ).

Part 2 of this article will delve into some other types of numbers and explore the cost of calling ordinary landline and mobile numbers.

Many thanks to the guys at the [Fair Telecoms Campaign](#) for suggestions, fact-checking and proof-reading this post. They are currently working on a number of [issues](#).

## The essential guide to those prefix numbers (Part 2 of 2)

The first part of this article explored declining usage of 084 and 087 numbers due to various regulations banning their use and detailed where to complain when the regulations are being broken. We now turn to look at issues with some other number ranges, at call packages, and at avoiding several current phone scams.

### **Personal or 'find me' numbers**

The 070 number range is reserved for “personal” or “find me” numbers. These allow calls to be forwarded onwards to a landline or mobile number anywhere in the world. All of the additional costs are loaded on to the caller and with non-transparent call charges. Although they may be easily mistaken for mobile numbers, calls to 070 numbers do NOT count towards inclusive allowances and can cost up to £3.40 per minute. These are Controlled Premium Rate Services regulated by the Phone-paid Services Authority (PSA).

Some hospitals use 070 numbers for the bedside telephones used by patients. Calls to these numbers are charged at premium rates. In most cases it would be cheaper to give the patient a cheap mobile phone and call them on that. Many hospitals now permit mobile phone usage by patients, but they must remain respectful of other patients needs.

### **Directory enquiries services**

The 118 range is reserved for chargeable directories enquiries services. There are [several hundred services available](#). The cheapest service charges 40p per call plus your phone provider's Access Charge. The most expensive charges a whopping £15.98 per call, plus £7.99 per minute after 60 seconds, plus your phone provider's Access Charge.

Having spent millions of pounds on advertising, well-known providers such as 118118 and 118500 are among the most expensive. The cheapest providers remain relatively unknown as they have no budget to advertise! A full list of providers and the costs can be found [here](#). All 118 services are regulated by the PSA as Controlled Premium Rate Services.

### **Ofcom reviews**

On 12<sup>th</sup> May 2017, Ofcom announced a forthcoming review of the cost of calling some telephone services, including those using 070 and 118 numbers. This is in order to bring about transparent and fairer prices for consumers.

A previous review brought about substantial and beneficial changes to the 08 and 09 number ranges. This included making the 080 range of numbers free-to-caller from mobile phones and introducing transparent call charges for 084, 087 and 09 numbers. This, along with the other regulations detailed in the previous blog post, has led most users of 084 and 087 numbers to abandon them and migrate to cheaper 03 numbers or to free-to-caller 080 numbers.

Another review led to the phasing out of 0500 numbers and concentrating all free-to-caller numbers into the 0800 and 0808 ranges.

### **Contacting via mobile shortcodes**

Mobile shortcodes generally start with a 6, 7 or 8 and may be between five and seven digits long. They are used by various automated and interactive services, including, marketing, voting/competition lines, charitable donations and adult entertainment services. Only mobile phones can contact these numbers and calls and texts to these numbers do not count towards inclusive allowances. Most are classed as Controlled Premium Rate Services and come under additional regulation by the [Phone-paid Services Authority](#).

Charges for these calls vary e.g. a fixed fee, per minute rate or even free. They can be up to £5 per minute (or per call), though most are less than £1. Text messages sent to these numbers may be free or may cost “one standard rate message”. Receiving a text from these numbers may be free or may cost up to £10 per message received. Some services incur a one-off charge (such as when donating to charity) others may have a recurring fee (such as a sports

tipster or results service or a chat service). The service provider must state the call or message charges wherever their number is advertised. You can complain to the [Phone-paid Services Authority](#) if they fail to do so.

If voting for contestants on a TV show, calling the advertised mobile shortcode from a mobile phone is usually substantially cheaper than calling the alternative 09 number from a landline. Calling the 09 number from a mobile phone is the most expensive method (due to the large Access Charge) and should be avoided.

### **UK number plan and typical call charges**

Over the years, Ofcom has simplified the UK numbering plan and associated call charges. Much of the confusion found a few years ago has been swept away. The current situation is as follows:

- **01, 02:** geographic numbers – inclusive in your allowance, else charged at "geographic rate"
- **071-075, 077-079:** mobile numbers – inclusive in your allowance, else charged at "mobile rate"
- **Caveat:** landline and mobile numbers allocated in CI and IoM are generally excluded from call and text allowances
- **03:** non-geographic numbers – inclusive in your allowance, else charged at "geographic rate"
- **080:** non-geographic numbers – free-to-caller from landlines and mobiles
- **084, 087, 090, 091, 098:** non-geographic numbers with an Access Charge paid to the benefit of the caller's telephone provider and a Service Charge paid to the benefit of the called party and their telephone provider
- **055, 056, 070, 076:** other numbers with non-standard or premium rate charges, subject to ongoing internal Ofcom review, consultation on future use expected later in 2017 or 2018.

While there is nothing that can be done about the high cost of calling premium rate 084, 087 and 09 numbers – the high cost is due to having to pay additional fees to the called party and their telecoms provider – there are now very few occasions when such numbers need to be called (and many occasions where they can be avoided simply by looking for an [alternative number](#)). As explained in the previous part of this article, usage of these numbers is now banned for very many purposes. Be sure to complain where the rules are being broken.

Charges for calls to ordinary landline and mobile numbers and to non-geographic numbers starting 03 are set entirely by the caller's landline or mobile provider. Landline and mobile providers offer a vast choice of ways to pay for these calls, some plans are very cheap and some are very expensive. Making the right choice can save a lot of money.

Landline providers offer "unlimited anytime" calls for around £8 per month plus line rental. Opting for a "weekend" or "evening and weekend" inclusive call plan exposes callers to weekday daytime call rates of around 21p per call plus around 12p per minute; more than £7 per hour. Just a few short calls on this sort of plan sees the phone bill soon exceeding the cost of an "unlimited anytime" call plan. An "unlimited anytime" call plan is usually the best option. The inclusive allowance will cover calls to landline numbers and 03 numbers, and in most cases will also include calls to mobile numbers. Be aware that BT is the only major landline provider to not (yet!) offer inclusive calls to mobile numbers.

Mobile providers offer unlimited calls for one month for around £15 per month on [SIM-only contracts](#), or around £15 to £20 per month on [pay-as-you-go deals](#). If the inclusive allowance is exceeded or the caller opts for old-style pay-as-you-go where calls are charged per minute, most providers charge around 35p to 55p per minute; around £21 to £33 per hour. Just a few short calls on these deals can be very expensive. An inclusive call plan is usually the best option – even on pay-as-you-go deals – and will cover calls to landline numbers, 03 numbers, and mobile numbers, with a few exceptions. Those who use their mobile phone rarely but regularly may choose a £5 or £10 bundle giving hundreds of minutes and texts still saving money over extortionate "per-minute" and "per message" charges.

Those who almost never use their mobile phone may choose to pay a per-minute rate. Avoid using providers who charge 35p to 55p per minute and look at those offering [calls at 3p, 5p or 8p per minute](#), or similar. Be aware of minimum usage requirements. Most providers will [cut a phone off](#) if it remains completely unused for several months.

### **A quick guide to what's usually included in contracts and pay-as-you-go bundles**

### Inclusive numbers:

- UK landline numbers starting 01 and 02
- non-geographic numbers starting 03
- UK mobile numbers starting 071-075 and 077-079.

### Free-to-caller numbers:

- non-geographic numbers starting 080
- helplines of social importance starting 116
- helpline and emergency numbers such as 105, 111, 112 and 999.

### Non-inclusive numbers:

- landline numbers allocated in Channel Islands and Isle of Man
- corporate numbers starting 055
- VoIP numbers starting 056
- personal numbers starting 070
- mobile numbers allocated in Channel Islands and Isle of Man
- pager numbers starting 076
- non-geographic numbers starting 084, 087 and 09
- police non-emergency number (101)
- directory enquiries numbers starting 118
- mobile shortcodes.

This is a necessarily a rough guide. Some providers may do things slightly differently so always check their official tariff list for details. Some additional information may be found [here](#).

### **Avoiding fake phone numbers**

Be aware of yet another way to become parted from your money. There are numerous unofficial websites advertising expensive 084, 087 and 09 numbers which they themselves own and make a profit from. These numbers are advertised as “[call connection services](#)” for various third-party businesses and organisations such as customer service lines for well-known retailers, traders and financial service organisations or for various government departments and helplines.

When you call the “connection service” number you are usually put through to the right organisation, but you will be paying a premium rate for a call that would have been much cheaper or free had you called the organisation by using their official 01, 02, 03 or 080 number.

Never call premium rate numbers starting 070, 084, 087 or 09 that were found directly in a Google search or on some third-party 'call connection service' website. It is more than likely not the official number and will cost far more to call than the 'real' number. Avoid calling these fake 084, 087 and 09 numbers by looking up the correct telephone number on the organisation's official website. Increasingly this will be a number starting 01, 02, 03 or 080.

If you have been misled by one of these websites, there are several routes to complain. For sites promoting 084 numbers, complain to the ASA. For those advertising 087 or 09 numbers, complain to the PSA.

### **Missed call scams**

A growing scam involves receiving a missed call with the caller hoping you will call them back on the premium rate number shown on screen. Never return a missed call to a number starting 070, 076, 084, 087, 090, 091 or 098. Instead, you should report this activity to ActionFraudUK. If a caller is genuine they will either leave a message or find some other way to contact you.

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